

SBAExpress Loan Program

Fact Sheet

Key Features of the SBAExpress Program

- ✓ **Lender makes eligibility determination and approves loan; no additional paperwork for SBA**
- ✓ **Maximum loan amount of \$350,000 with 50% SBA guarantee**
- ✓ **Interest rates: Up to 6.5 % over NPR for loans of \$50,000 or less; Up to 4.5 % over NPR for loans over \$50,000**
- ✓ **Loans under \$25,000 SBA requires no collateral**
- ✓ **Maturities: Working Capital-5 to 7 years; Real Estate or Equipment-25 years; RLC-7 years**

Current SBAExpress Lenders in Mississippi

American Express-Centurion Bank

Steve Weiler, Manager
Salt Lake City, UT 84184
(801) 945-6571

BankPlus

Jonathan Taylor, VP
Jackson, MS 39211
(601) 952-1667

Century Bank

Brenda Yonge, VP
Lucedale, MS 39452
(601) 947-7511

Covington County Bank

Patricia Speed, Senior VP
Collins, MS 39428
(601) 765-6551

Peoples Bank

Dennis Ammann, Senior VP
Magee, MS 39111
(601) 849-2210

The First, National Association

Chris Hester, VP
Hattiesburg, MS 39402
(601) 264-9960

BancorpSouth Bank

Gary Martin, VP
Tupelo, MS 38802
(662) 680-2345

Business Loan Center, LLC

Fred Crispen, Executive VP
Panama City Beach, FL 32407
(888) 211-2911

Community Bank of MS

Mike Cooper, VP
Gulfport, MS 39507
(228) 897-6083

Hancock Bank

Thomas N. Collins, VP
Biloxi, MS 39531
(228) 435-5310

SouthTrust Bank

Juan Lago, Manager
Atlanta, GA 30339
(678) 627-3770

The Peoples Bank

Patrick Wild, VP
Biloxi, MS 39553
(228) 435-5511

Bank of the West

Bryan Borders, Senior VP
Sacramento, CA 95815
(916) 563-2958

Capital One

Susan Streich, VP
Glen Allan, VA 23060
(804) 284-1035

Community Bank

Ralph Hall, Senior VP
Pearl, MS 39208
(601) 939-7979

Innovative Bank

Jim Bek, VP
Oakland, CA 94612
(866) 812-1216

State Bank & Trust Company

Joycelyn Mitchell, Senior VP
Greenwood, MS 38935
(662) 453-6811

Trustmark Bank

Patricia McMahon, VP
Jackson, MS 39205
(601) 208-7391

**Please contact the Mississippi District Office at (601) 965-4378 or the
Gulfport Branch Office at (228) 863-4449 for more information.**